

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL L SPANO, JR.
LAUREL R SPANO
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-70235 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/30/2018 and confirmed on 7/20/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		59,538.08
Less Refunds to Debtor	1,668.48	
TOTAL AMOUNT OF PLAN FUND		57,869.60

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,619.00	
Trustee Fee	2,709.77	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,328.77

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK MELLON - TRUSTEE	0.00	34,573.60	0.00	34,573.60
	Acct: 1866				
	BANK OF NEW YORK MELLON - TRUSTEE	6,638.55	6,638.55	0.00	6,638.55
	Acct: 1866				
	M & T BANK	7,916.38	7,916.38	1,148.41	9,064.79
	Acct: 5716				
					50,276.94

Priority					
	KENNETH P SEITZ ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL L SPANO, JR.	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL L SPANO, JR.	1,668.48	1,668.48	0.00	0.00
	Acct:				
	LAW OFFICES OF KENNETH P SEITZ	0.00	0.00	0.00	0.00
	Acct:				
	KENNETH P SEITZ ESQ	3,619.00	3,619.00	0.00	0.00
	Acct:				
	RONDA J WINNECOUR TRUSTEE/CLERK	16.02	16.02	0.00	16.02
	Acct: XXXXXXXXXXXXXXXSVCS				
					16.02

Unsecured					
	AMERICOLLECT	0.00	0.00	0.00	0.00
	Acct: 3530				
	AMERICOLLECT	0.00	0.00	0.00	0.00
	Acct: 2979				
	ARS NATIONAL SERVICE	0.00	0.00	0.00	0.00
	Acct: 5124				
	CAINE & WEINER	0.00	0.00	0.00	0.00
	Acct: 5097				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	3,364.82	390.72	0.00	390.72
	Acct: 9985				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8156				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: 8OCV				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: AS00				
	SOMERSET MED SVCS++	0.00	0.00	0.00	0.00
	Acct: 4538				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: A4R5				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: 4ANS				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: 97PM				
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: A4PN				
	CONVERGENT OUTSOURCING	0.00	0.00	0.00	0.00
	Acct: 4526				
	CREDIT COLLECTION SERVICES	0.00	0.00	0.00	0.00
	Acct: 4242				
	CREDIT MANAGEMENT COMPANY	0.00	0.00	0.00	0.00
	Acct: 0896				
	CREDIT MANAGEMENT COMPANY	0.00	0.00	0.00	0.00
	Acct: 0894				
	CREDIT MANAGEMENT COMPANY	0.00	0.00	0.00	0.00
	Acct: 1723				
	CREDIT MANAGEMENT COMPANY	0.00	0.00	0.00	0.00
	Acct: 1725				
	CREDIT MANAGEMENT COMPANY	0.00	0.00	0.00	0.00
	Acct: 1722				
	CREDIT MANAGEMENT COMPANY	0.00	0.00	0.00	0.00
	Acct: 3521				
	FOUNDATION RADIOLOGY GROUP	0.00	0.00	0.00	0.00
	Acct: 4442				
	KEYSTONE CREDIT SERVICES LLC**	0.00	0.00	0.00	0.00
	Acct: 3135				
	KEYSTONE CREDIT SERVICES LLC**	0.00	0.00	0.00	0.00
	Acct: 8303				
	KEYSTONE CREDIT SERVICES LLC**	0.00	0.00	0.00	0.00
	Acct: 2473				
	ANTERO CAPITAL LLC	1,351.93	156.99	0.00	156.99
	Acct: 8878				
	MIDLAND FUNDING LLC	702.16	81.53	0.00	81.53
	Acct: 4143				
	MONTGOMERY LYNCH & ASSOCIATES	0.00	0.00	0.00	0.00
	Acct: 8498				
	NES BANK OF AMERICA	0.00	0.00	0.00	0.00
	Acct: C023				
	PARSON BISHOP NAT'L CLLCTN++	0.00	0.00	0.00	0.00
	Acct: 6965				
	PENELEC/FIRST ENERGY**	3,428.16	398.08	0.00	398.08
	Acct: 7117				
	DIRECTV LLC BY AMERICAN INFOSOURC	413.67	48.04	0.00	48.04
	Acct: 5527				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 4386				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 1263				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 7243				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0559				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 7484				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 7705				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 6317				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 7742				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 3724				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 0806				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 2333				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 7815				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 0514				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 6000				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 4178				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 7849				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 3014				
	SOMERSET HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 3017				
	SOMERSET MED SVCS++	0.00	0.00	0.00	0.00
	Acct: 9755				
	SOMERSET MED SVCS++	0.00	0.00	0.00	0.00
	Acct: 5457				
	SOMERSET ORTHOPEDICS	0.00	0.00	0.00	0.00
	Acct: 5010				
	SOMERSET ORTHOPEDICS	0.00	0.00	0.00	0.00
	Acct: 1120				
	TRIDENT ASSET++	0.00	0.00	0.00	0.00
	Acct: 3320				
	USCB CORP++	0.00	0.00	0.00	0.00
	Acct: 3727				
	VERIZON BY AMERICAN INFOSOURCE LP	1,485.65	172.51	0.00	172.51
	Acct: 0001				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 2800				
	M & T BANK	0.00	0.00	0.00	0.00
	Acct: 5716				
	ORION	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	LIBERTY MUTUAL	0.00	0.00	0.00	0.00
	Acct:				
	ABRAHAMSEN RATCHFORD++	0.00	0.00	0.00	0.00
	Acct: 2018				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 0574				
					1,247.87

TOTAL PAID TO CREDITORS

51,540.83

TOTAL CLAIMED	
PRIORITY	16.02
SECURED	14,554.93
UNSECURED	10,746.39

Date: 06/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

IN RE:

MICHAEL L SPANO, JR.
LAUREL R SPANO
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:18-70235 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Michael L Spano, Jr.
Laurel R Spano
Debtors

Case No. 18-70235-JAD
Chapter 13

District/off: 0315-7
Date Rcvd: Jun 27, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael L Spano, Jr., Laurel R Spano, 425 Main Street, Rockwood, PA 15557-1024
14802433	+ ARS National Services, Inc., P.O. Box 1259, Oaks, PA 19456-1259
14802444	+ Foundation Radiology Group, P.O. Box 1198, Somerset, PA 15501-0336
14802445	+ Keystone Credit Services, P.O. Box 218, Leola, PA 17540-0218
14802448	+ Lendmark Financial Services, Richalnd Square, 1397 Eisenhower Blvd. Ste 100, Johnstown, PA 15904-3267
14802451	+ Michael F. Ratchford, Esquire, Ratchford Law Group, P.C., 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2062
14802453	+ Montgomery Lynch & Associates, Inc., P.O. Box 22720, Beachwood, OH 44122-0720
14802454	+ National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476
14802457	+ PNC Bank, P.O. Box 1820, Miamisburg, OH 45343
14802455	+ Par Bis Nlcl, 7870 Carmago Road, Cincinnati, OH 45243-2652
14802459	+ Somerset Hospital, 225 South Center Avenue, Somerset, PA 15501-2088
14802460	+ Somerset Hospital, Cashier, 225 South Center Avenue, Somerset, PA 15501-2033
14802463	+ Somerset Orthopedics, 126 E Church Street, # 2100, Somerset, PA 15501-2271
14802464	+ Somerset Orthopedics, Inc., 329 Pleasant Avenue, Somerset, PA 15501-2262
14802465	+ Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294
14802466	+ US Career Institute, 2001 Lowe Street, Fort Collins, CO 80525-5751

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 28 2023 01:19:11	LVNV FUNDING, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14802432	Email/Text: ebn@americollect.com	Jun 28 2023 00:53:00	Americollect Inc, Po Box 1566, Manitowoc, WI 54221
14858659	+ Email/Text: documentfiling@lciinc.com	Jun 28 2023 00:51:00	Antero Capital, LLC, PO BOX 1931, Burlingame CA 94011-1931
14802434	Email/Text: caineweiner@ebn.phinsolutions.com	Jun 28 2023 00:52:00	Caine Weiner, Po Box 5010, Woodland Hills, CA 91365
14816736	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2023 01:06:44	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
14802435	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 28 2023 01:07:13	Capital One, N.A., P.O. Box 71087, Charlotte, NC 28272-1087
14802436	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 28 2023 00:51:00	Carrington Mortgage Se, 1600 S Douglass Rd Ste 2, Anaheim, CA 92806-5948
14829309	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 28 2023 00:51:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14802439	+ Email/Text: bankruptcy@firstenergycorp.com		

District/off: 0315-7

User: auto

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Date Rcvd: Jun 27, 2023

Form ID: pdf900

Total Noticed: 45

14802440	+ Email/Text: convergent@ebn.phinsolutions.com	Jun 28 2023 00:53:00	Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
14802441	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 28 2023 00:53:00	Convergent, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
14802442	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 28 2023 00:53:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
14854911	Email/Text: G06041@att.com	Jun 28 2023 00:53:00	Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14802437	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 28 2023 01:19:29	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14802438	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 28 2023 01:07:03	Chase, Cardmember Service, P.O. Box 15123, Wilmington, DE 19886
14802449	Email/Text: LibertySOP@cscglobal.com	Jun 28 2023 00:52:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14860480	Email/PDF: resurgentbknotifications@resurgent.com	Jun 28 2023 01:29:54	Liberty Mutual Insurance, 175 Berkeley Street, Boston, MA 02116
14802450	Email/Text: camanagement@mtb.com	Jun 28 2023 00:52:00	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14858963	+ Email/Text: camanagement@mtb.com	Jun 28 2023 00:52:00	M&T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203
14802452	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 28 2023 00:53:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
14819920	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 28 2023 00:53:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14802453	Email/Text: cory@montgomerylynch.com	Jun 28 2023 00:52:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14803271	+ Email/PDF: rmscidi@recoverycorp.com	Jun 28 2023 01:06:56	Montgomery Lynch & Associates, Inc., P.O. Box 22720, Beachwood, OH 44122-0720
14861636	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jun 28 2023 00:52:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14802456	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jun 28 2023 00:52:00	Penelec, c/o FirstEnergy, 101 Crawford's Corner Rd., Bldg. #1 Ste. 1-511, Holmdel, NJ 07733-1976
14802458	Email/Text: bankruptcy@sequium.com	Jun 28 2023 00:52:00	Penelec, P.O. Box 3687, Akron, OH 44309-3687
14802467	Email/Text: bankruptcy@uscbcorporation.com	Jun 28 2023 00:51:00	Sequium Asset Solution, 1130 Northchase Pkwy, St. Marietta, GA 30067
14853399	Email/PDF: ebn_ais@aisinfo.com	Jun 28 2023 01:06:55	USCB Corporation, P.O. Box 75, Archbald, PA 18403
14802468	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 28 2023 00:51:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14802469	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 28 2023 00:51:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
			Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0315-7

User: auto

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Date Rcvd: Jun 27, 2023

Form ID: pdf900

Total Noticed: 45

cr	THE BANK OF NEW YORK MELLON, F/K/A The Bank of New	
cr	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	
14802443	*+	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14802447	*+	Keystone Credit Services, LLC, P.O. Box 218, Leola, PA 17540-0218
14802446	*	Keystone Credit Services, LLC, P.O. Box 218, Leola, PA 17540-0218
14802461	##	Somerset Med Services, 4309 Glades Pike, Suite 200, Somerset, PA 15501-1153
14802462	##+	Somerset Medical Central Medical, 223 S. Pleasant Avenue, Suite 301, Somerset, PA 15501-2188

TOTAL: 1 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2005-14 bnicholas@kmllawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Laurel R Spano thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Michael L Spano Jr. thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpda.com

TOTAL: 5